

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 09-35452-JHW
Chapter: 7
Judge: Judith H. Wizmur

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Linda H. Tomaro
80 Centennial Drive
Hammonton, NJ 08037

Social Security No.:
xxx-xx-8778

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: January 8, 2010

Judith H. Wizmur
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0312-1
Case: 09-35452

User: admin
Form ID: bl8

Page 1 of 1
Total Noticed: 27

Date Rcvd: Jan 08, 2010

The following entities were noticed by first class mail on Jan 10, 2010.

db +Linda H. Tomaro, 80 Centennial Drive, Hammonton, NJ 08037-2116
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +BAC Home Loans Servicing LP fka Countrywide Home L, c/o Parker McCay P.A.,
Three Greentree Centre, Suite 401, 7001 Lincoln Drive West, P.O. Box 974,
Marlton, NJ 08053-0974
510057226 +Advanta Bank Corp., PO Box 844, Spring House, PA 19477-0844
510057231 +Bank Of America, PO Box 17054, Wilmington, DE 19850-7054
510057229 Bank Of America, PO Box 5170, Simi Valley, CA 93062-5170
510057236 Citi Cards Customer Service, PO Box 6241, Sioux Falls, SD 57117-6241
510057237 +Civil Trial Section- Eastern Region, Ben Franklin Station, PO Box 227,
Washington, DC 20044-0227
510057238 Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100
510057240 +Kessler Emergency Room Phys. Assoc., PO Box 3012, Wilmington, DE 19804-0012
510057241 +Law Office Of Joel Cardis, LLC, For: Williamstown Family And Dental,
2006 Swede Road- Suite 100, E. Norriton, PA 19401-1787
510057243 +MRS Associates, Inc., For: Chase Bank USA, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
510057242 Macy DSNB, 9111 Duke Blvd., Mason, OH 45040-8999
510057244 Office Of The Chief Counsel, IRS- SB/SE Division Counsel, One Newark Center- Suite 1500,
Newark, NJ 07102-5224
510057245 +RBS Citizens Bank, 1000 Lafayette Blvd., Bridgeport, CT 06604-4725
510057246 +Sears CBSD, PO Box 6189, Sioux Falls, SD 57117-6189
510057247 +United States Attorney's Office, For: Internal Revenue Service, 970 Broad St.- Room 700,
Newark, NJ 07102-2534
510057248 +Wexford & James, LLC, Old Mutual Financial Network, 2910 Westown Parkway- Suite 102,
West Des Moines, IA 50266-1308

The following entities were noticed by electronic transmission on Jan 08, 2010.

510057228 +EDI: AMEREXPR.COM Jan 08 2010 17:33:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
510057227 EDI: AMEREXPR.COM Jan 08 2010 17:33:00 American Express, PO Box 297871,
Ft. Lauderdale, FL 33329-7871
510057231 +EDI: BANKAMER2.COM Jan 08 2010 17:38:00 Bank Of America, PO Box 17054,
Wilmington, DE 19850-7054
510057230 +EDI: BANKAMER.COM Jan 08 2010 17:33:00 Bank Of America, PO Box 1390,
Norfolk, VA 23501-1390
510057232 EDI: BANKAMER.COM Jan 08 2010 17:33:00 Bank Of America, PO Box 15026,
Wilmington, DE 19850-5026
510057233 EDI: CHASE.COM Jan 08 2010 17:38:00 Chase Account Inquiries, PO Box 15298,
Wilmington, DE 19850-5298
510057234 +EDI: CHASE.COM Jan 08 2010 17:38:00 Chase Bank, 800 Brooksedge Blvd.,
Westerville, OH 43081-2822
510057235 EDI: CHASE.COM Jan 08 2010 17:38:00 Chase Cardmember Services, PO Box 15298,
Wilmington, DE 19850-5298
510057239 EDI: IRS.COM Jan 08 2010 17:33:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
510057246 +EDI: SEARS.COM Jan 08 2010 17:33:00 Sears CBSD, PO Box 6189, Sioux Falls, SD 57117-6189
TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2010

Signature:

